

Figure 1 (prior art)

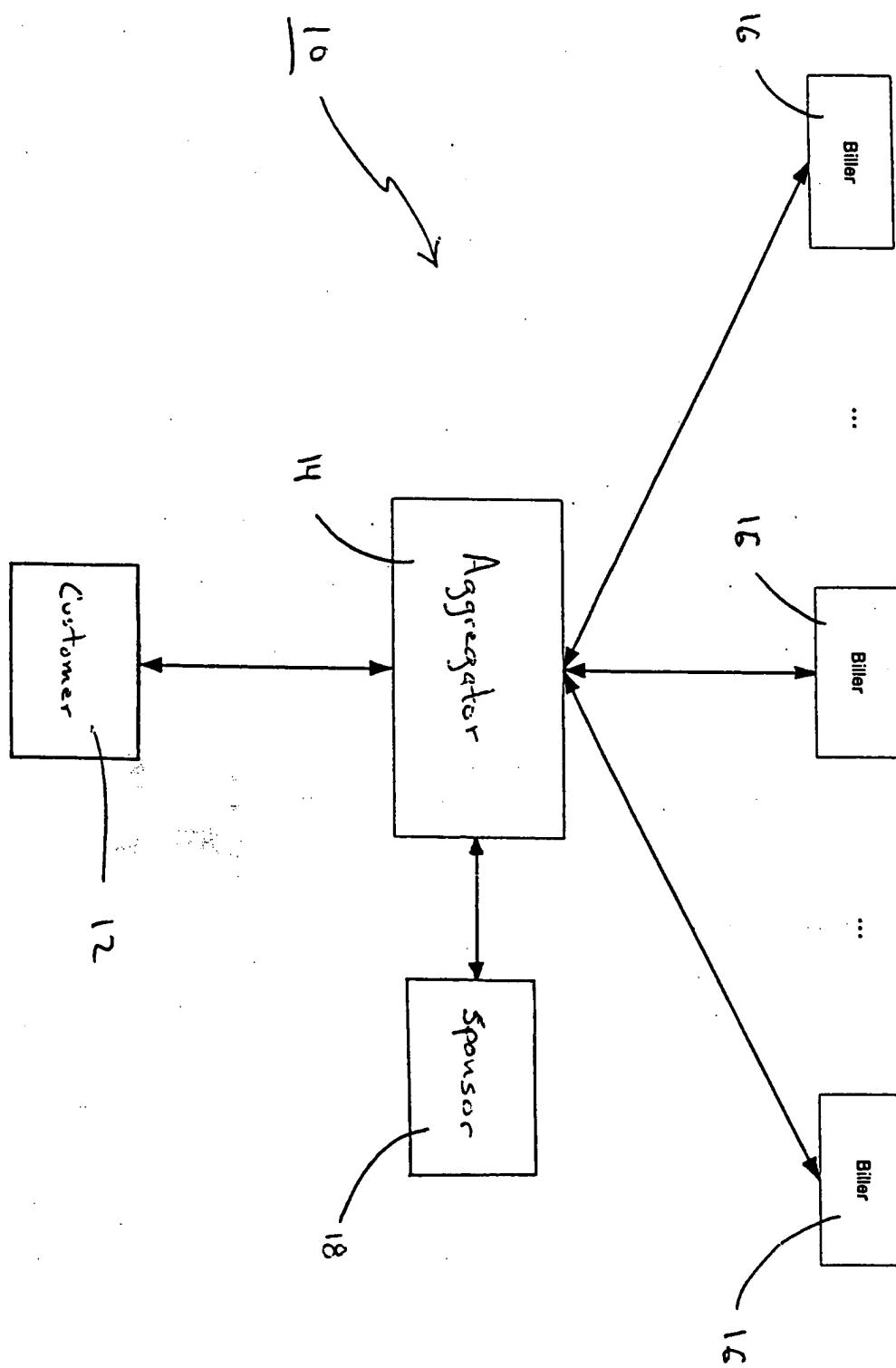
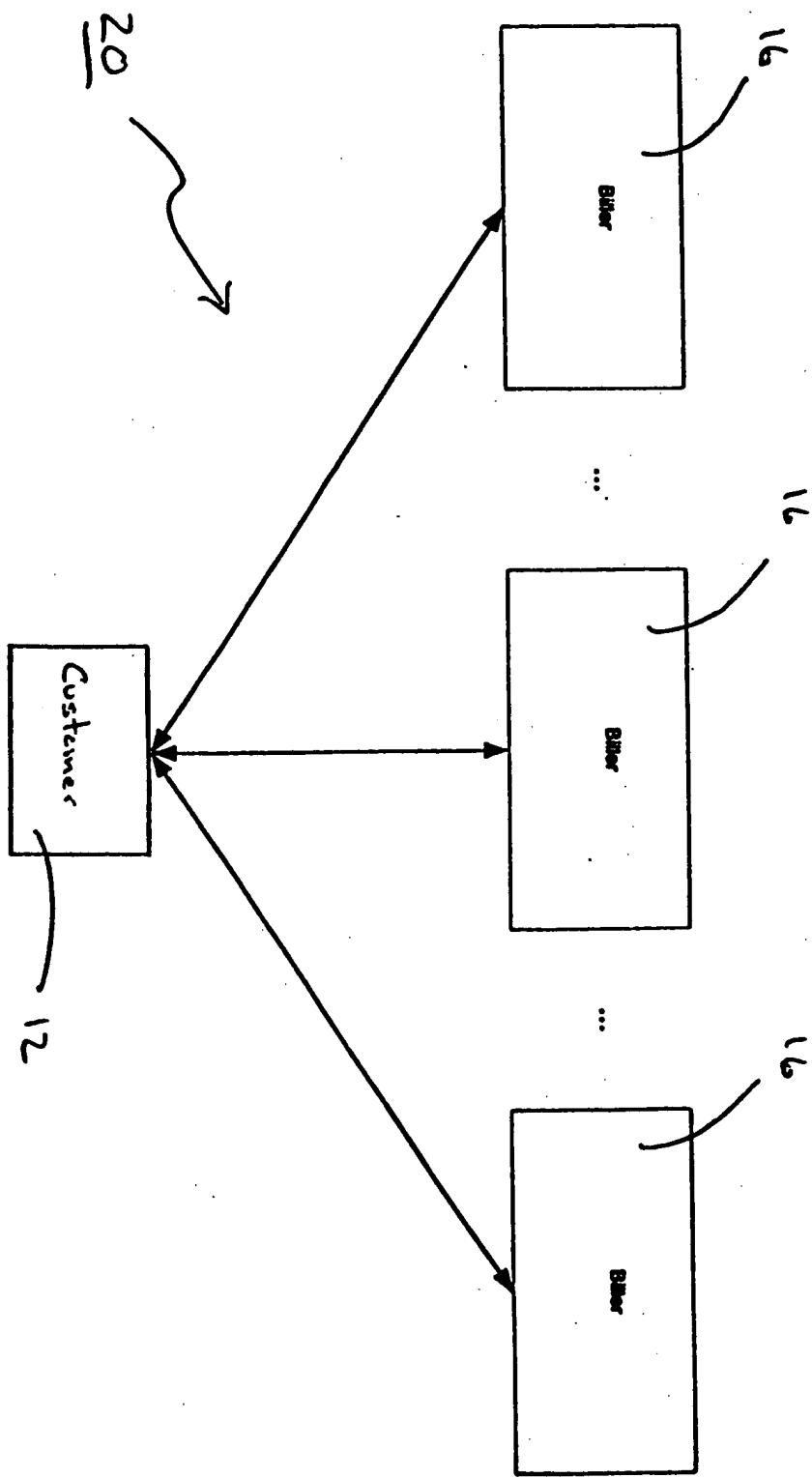


Figure 2 (prior art)



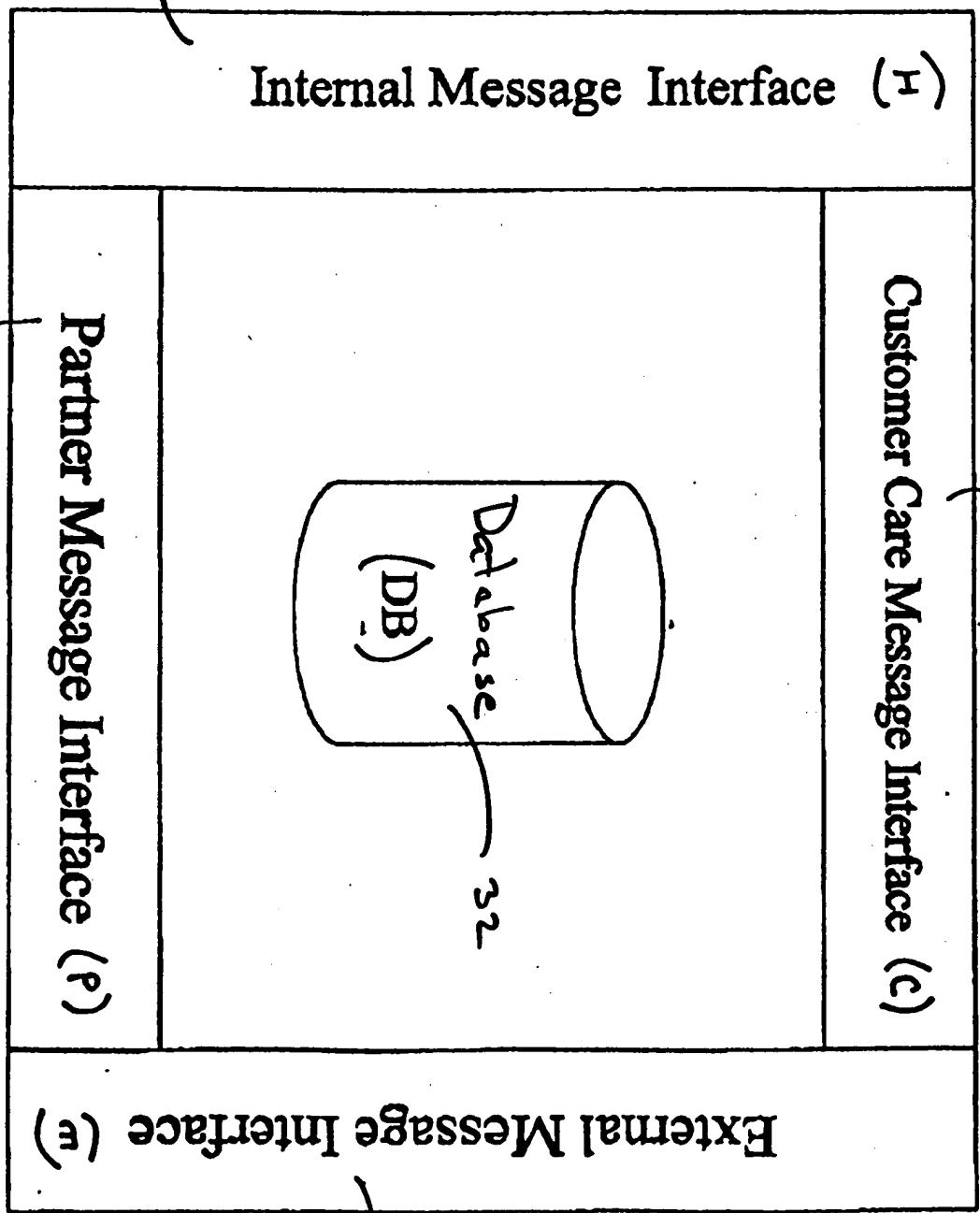


Figure 3

Figure 4

02/04/2011 11:00 AM

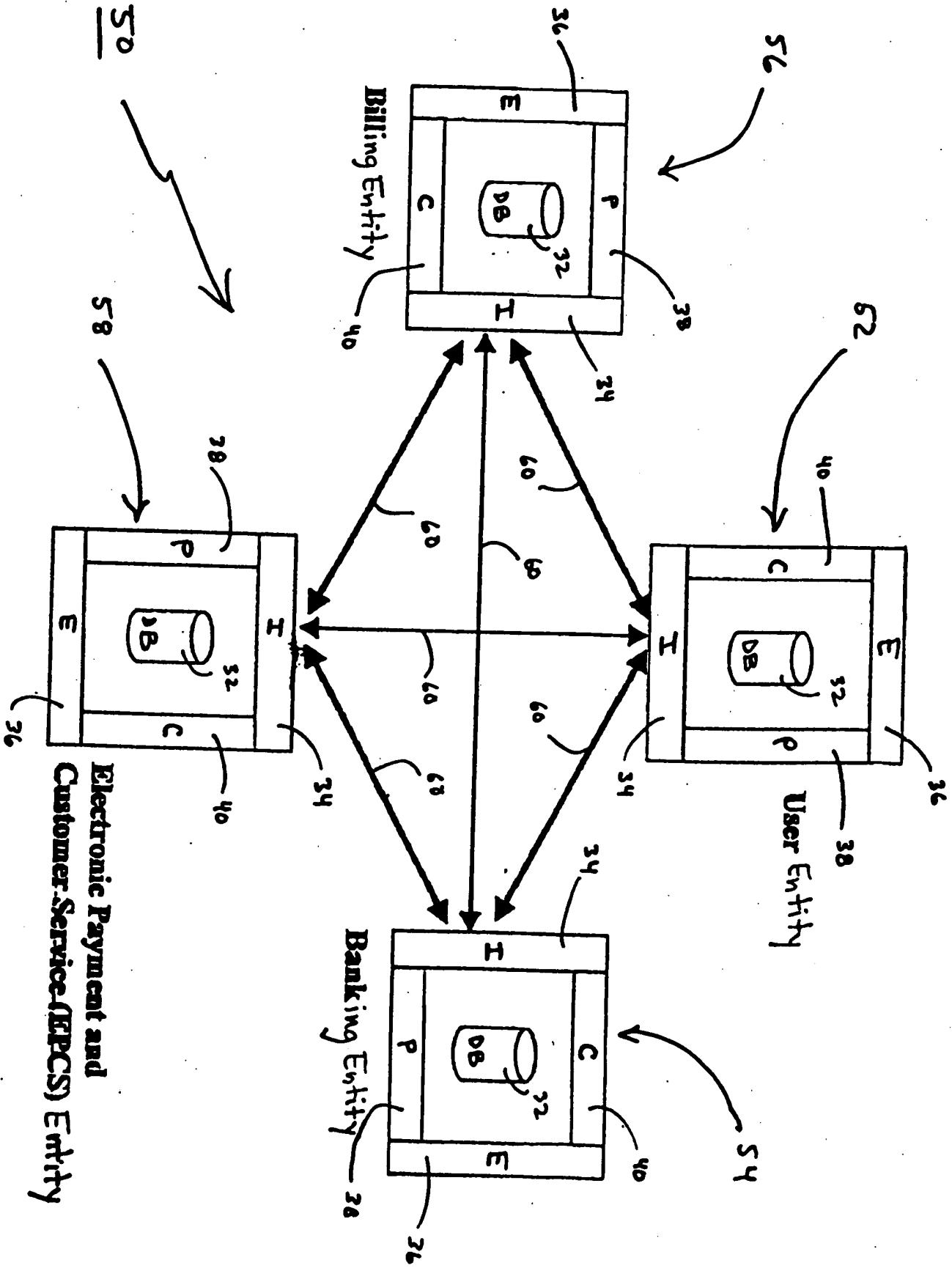


Figure 5

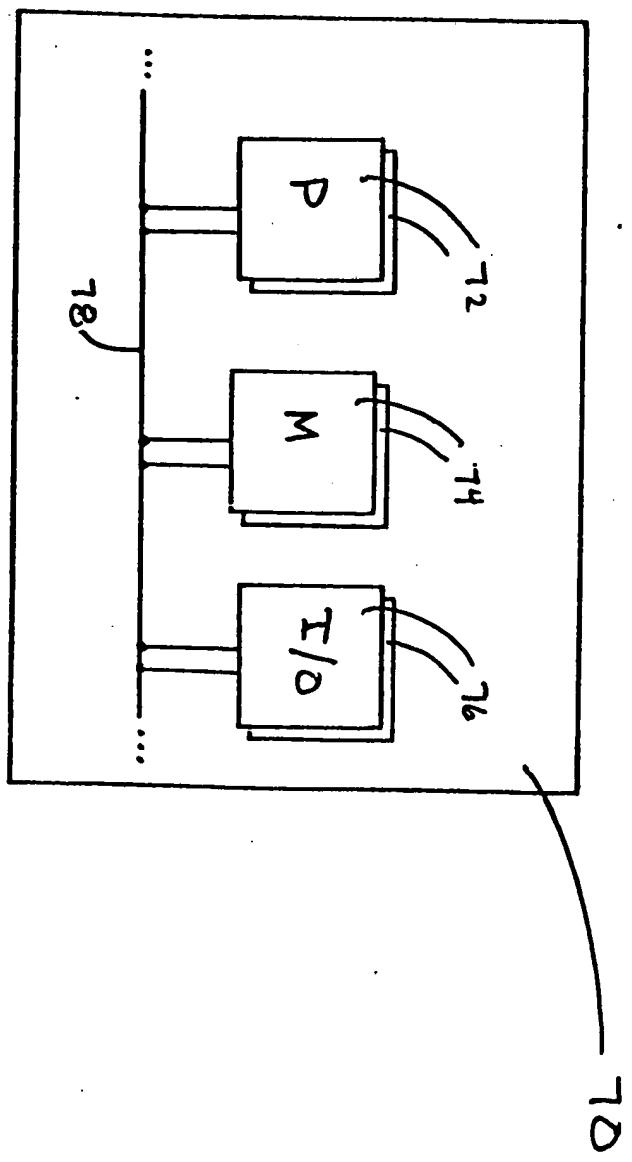


Figure 6

U.S. Pat. No. 7,231,320 B2

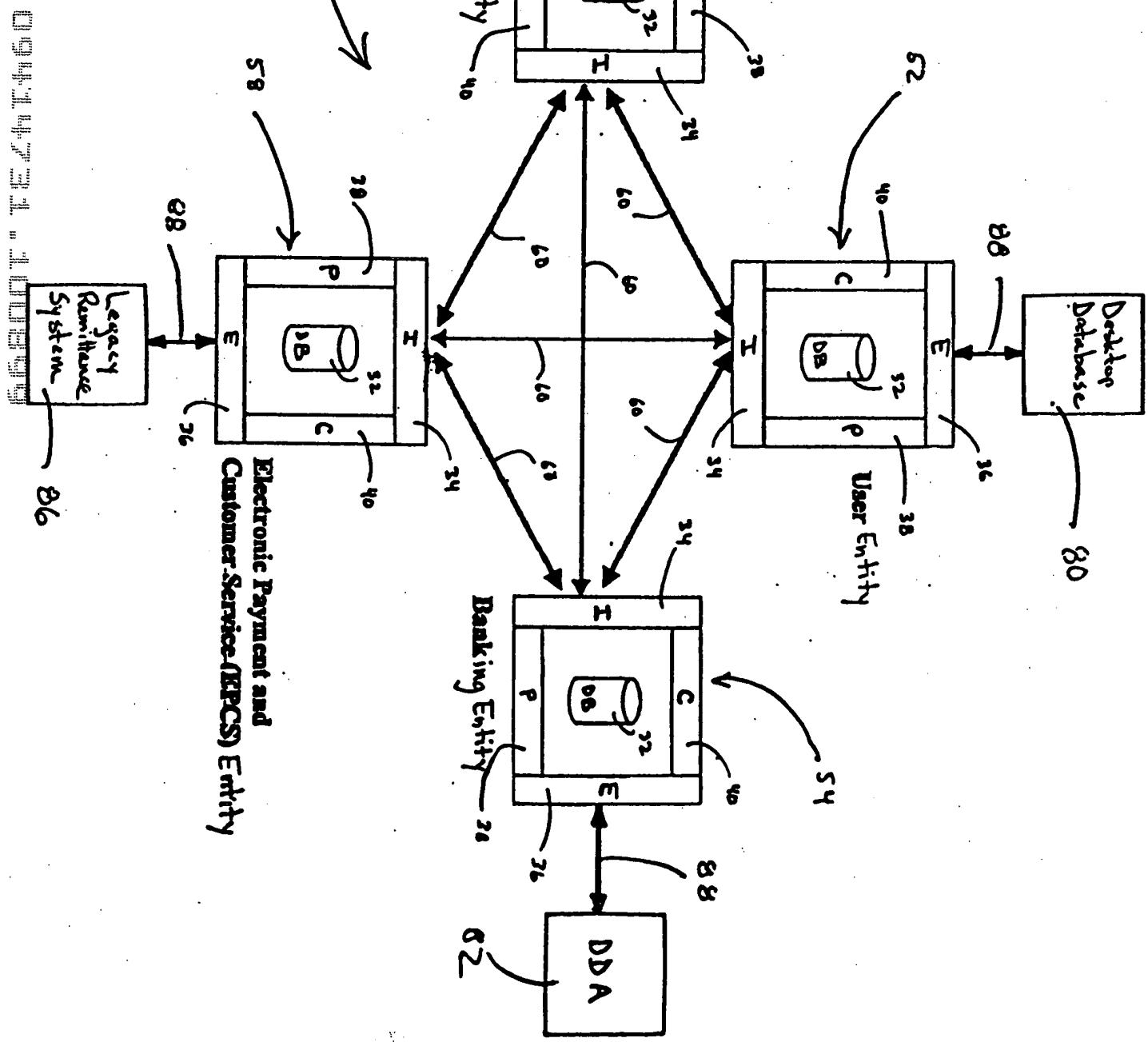
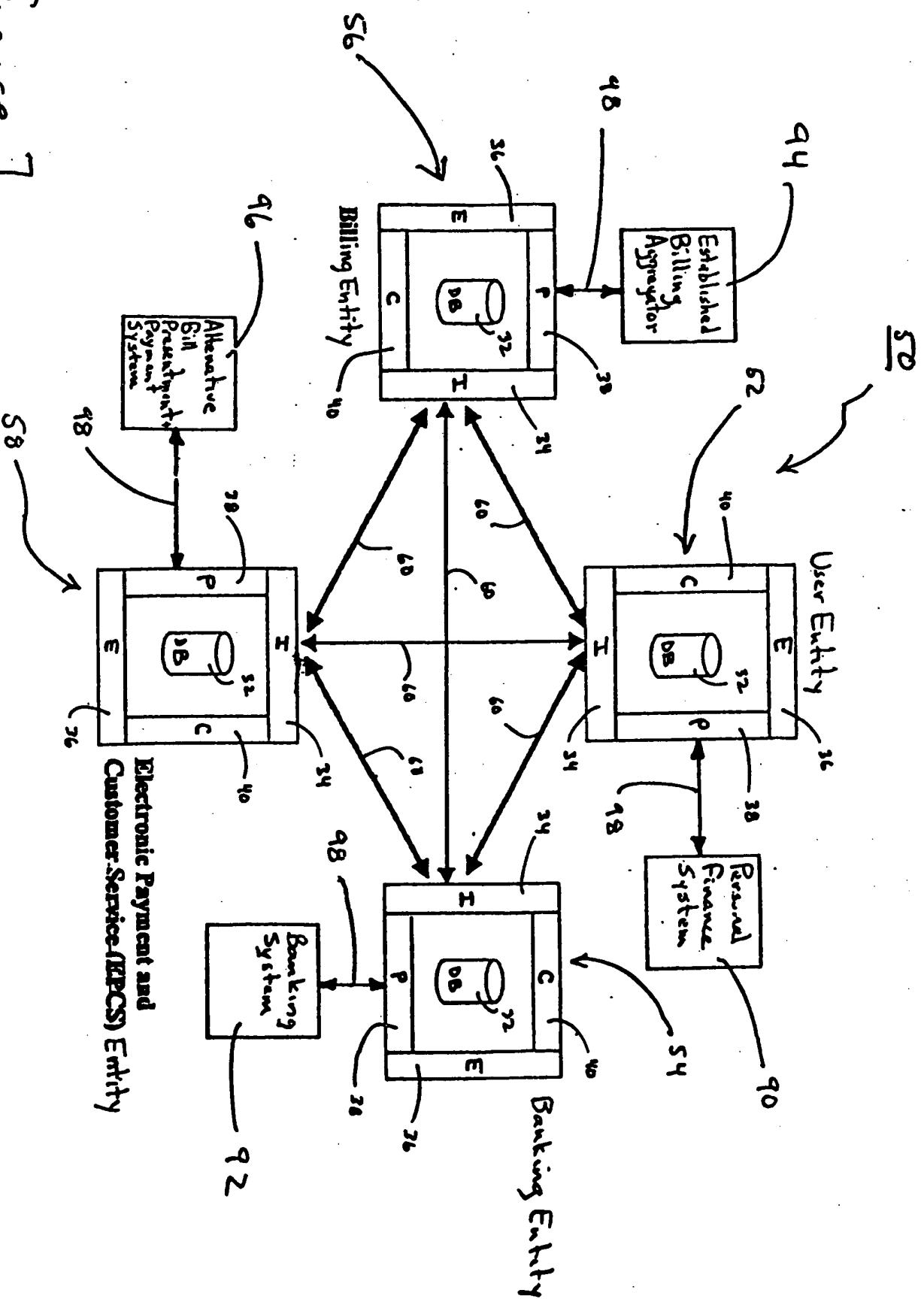
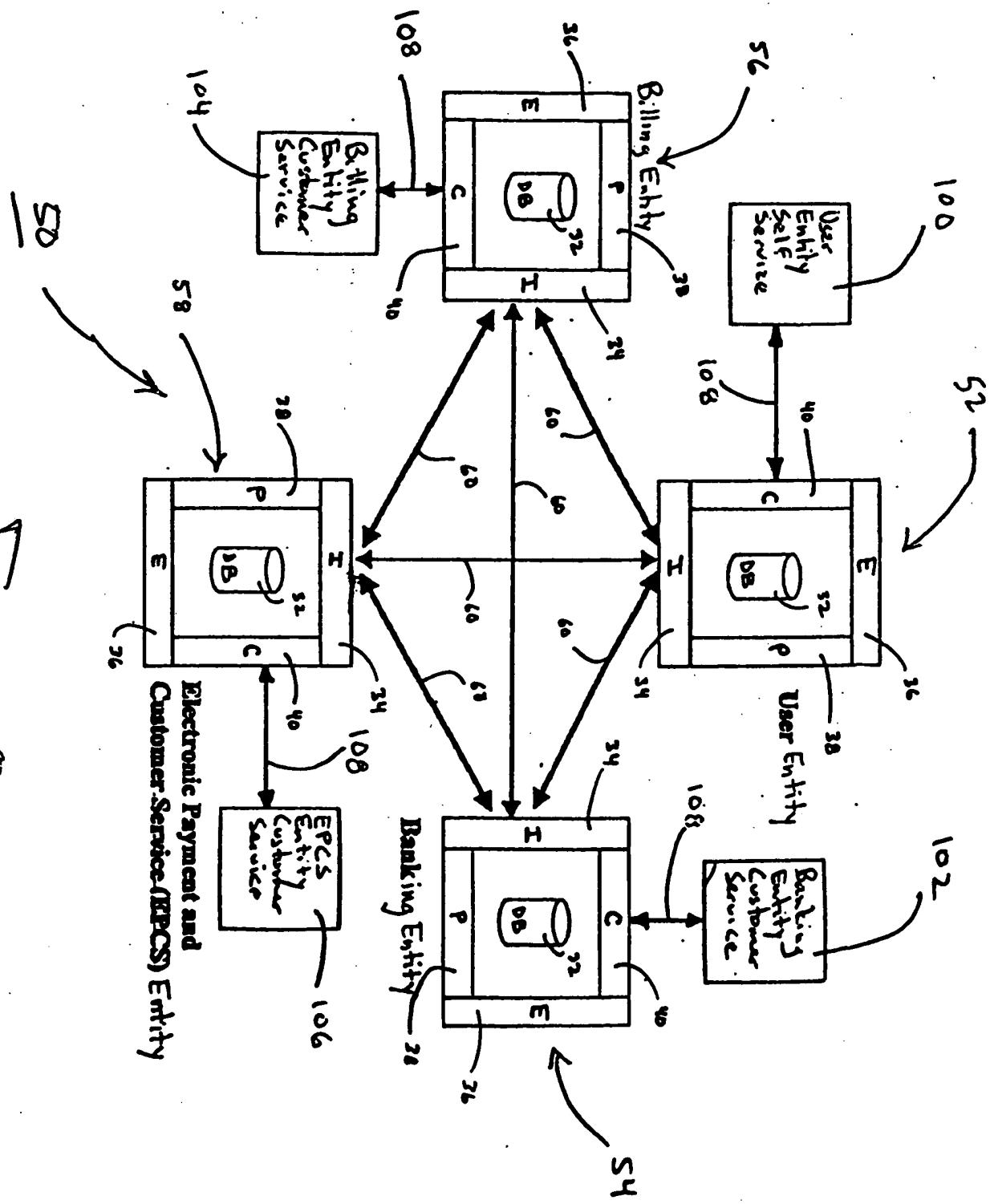


Figure 7





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Figure 9

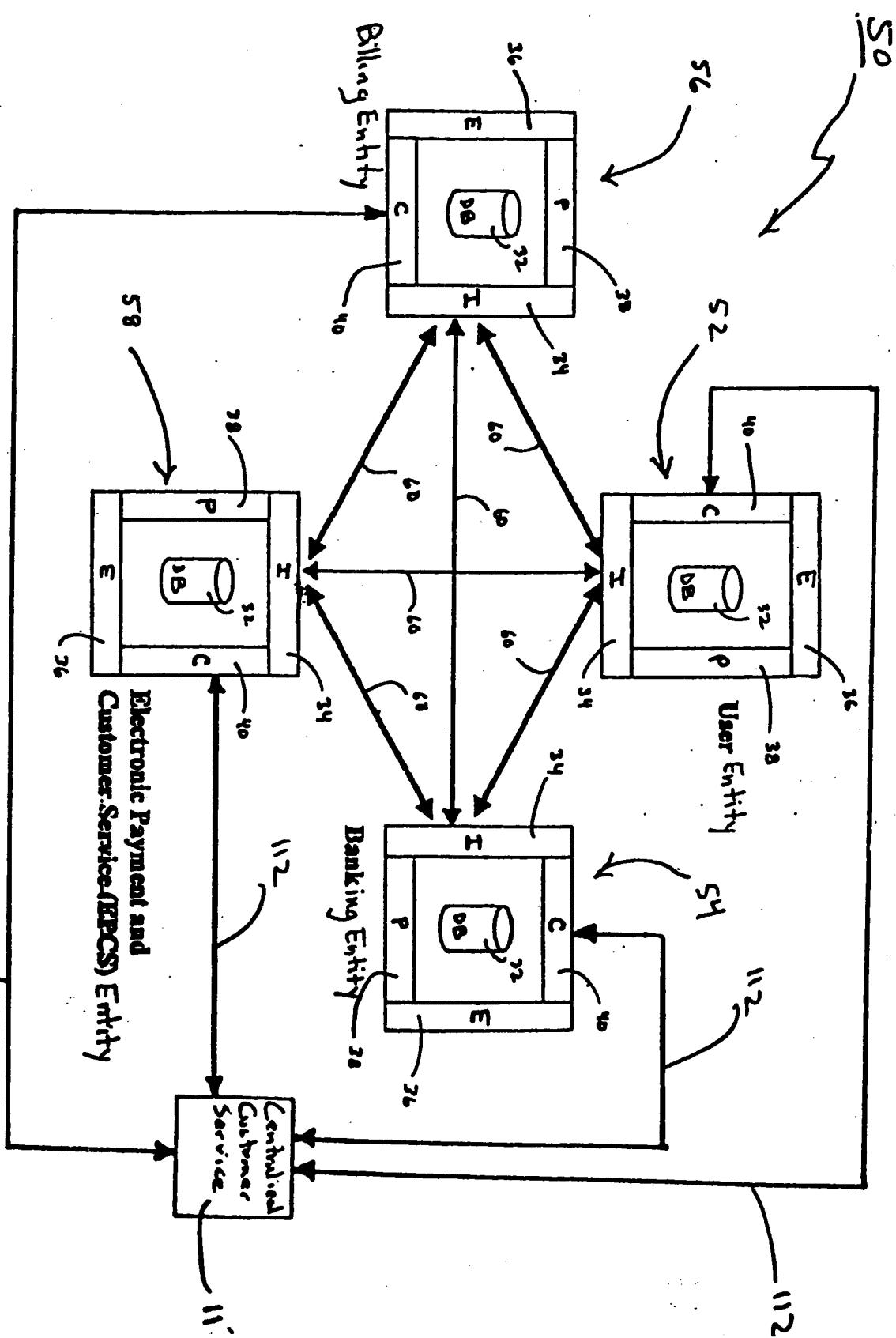


Figure 10

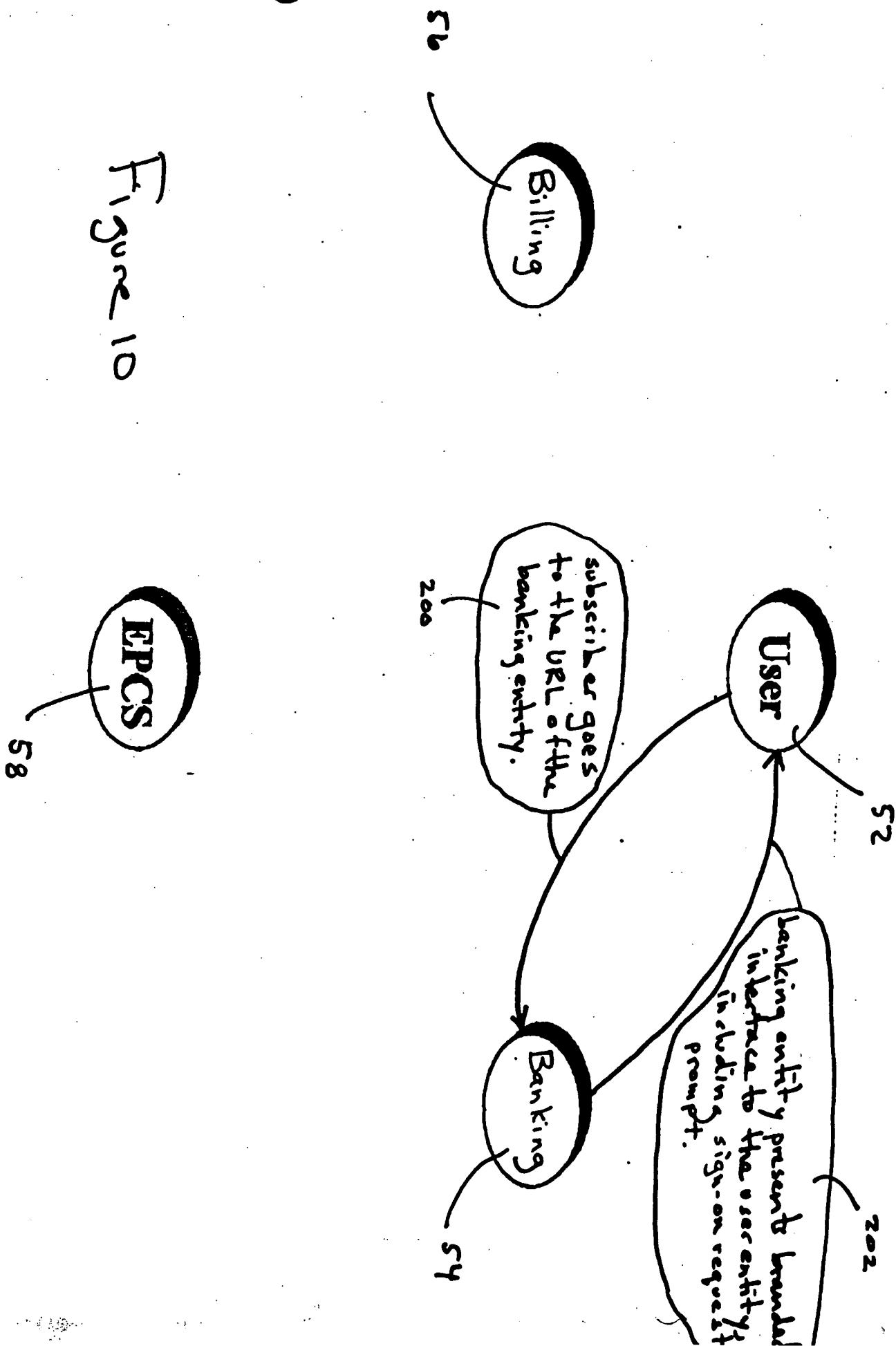


Figure 11

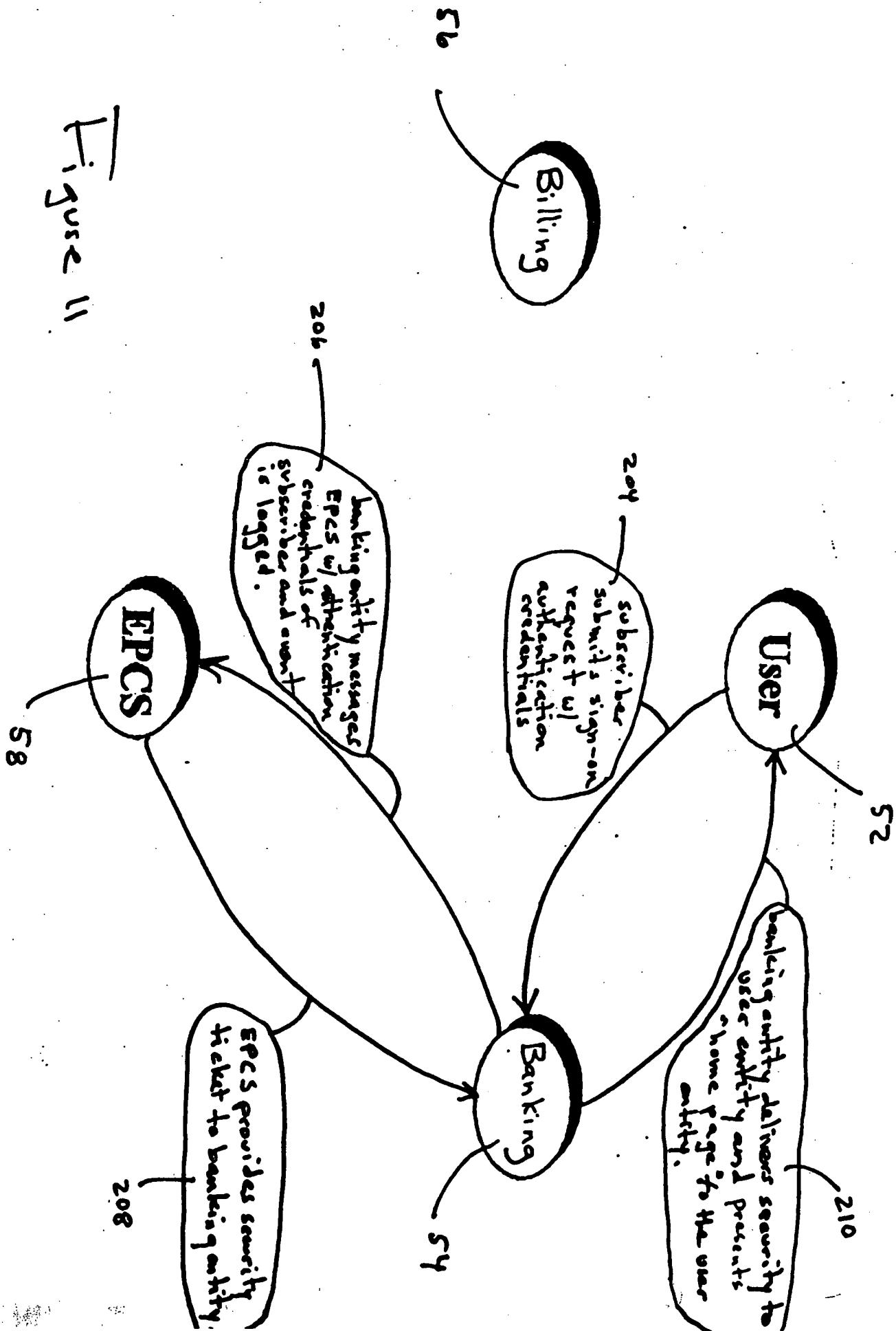
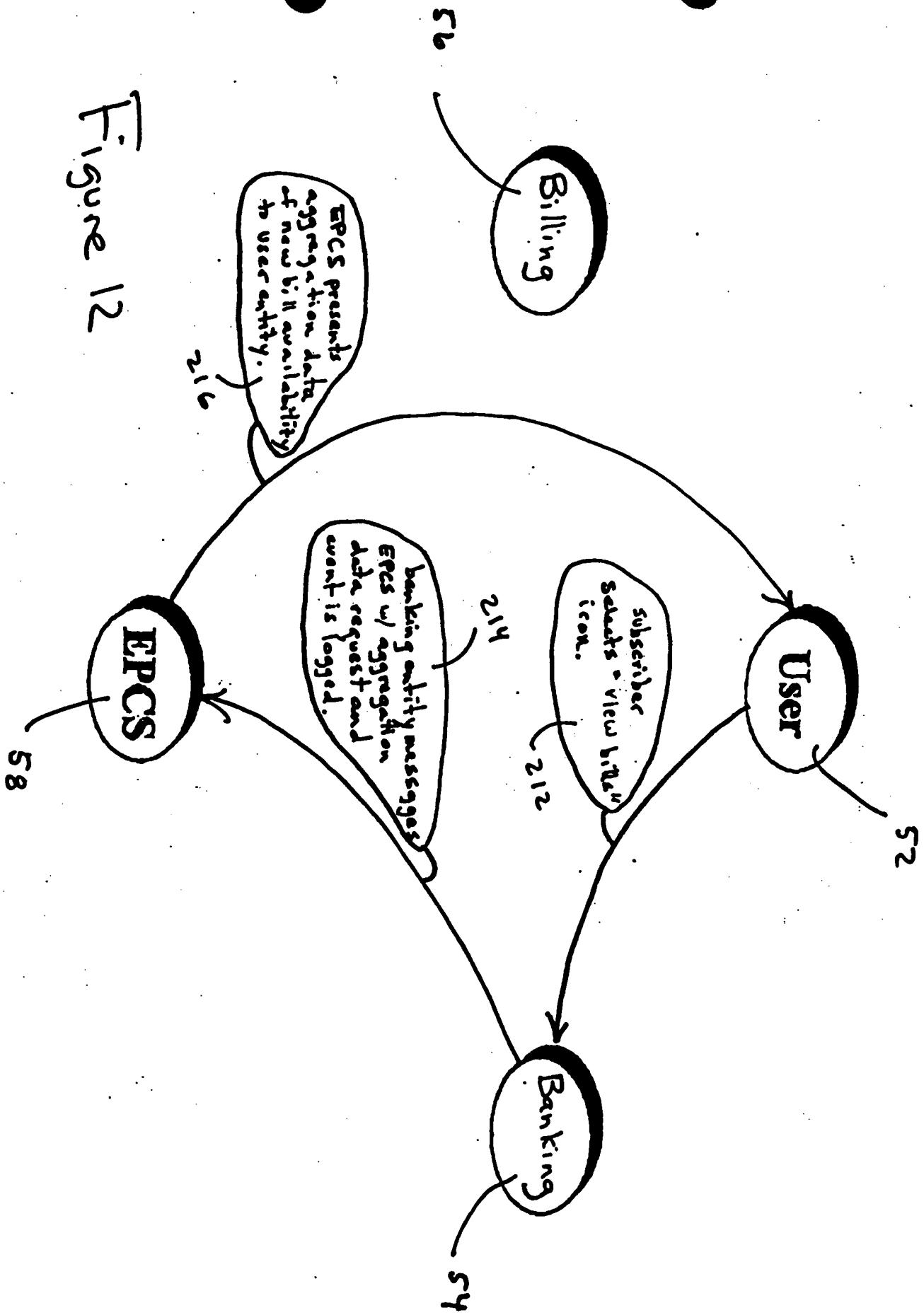


Figure 12

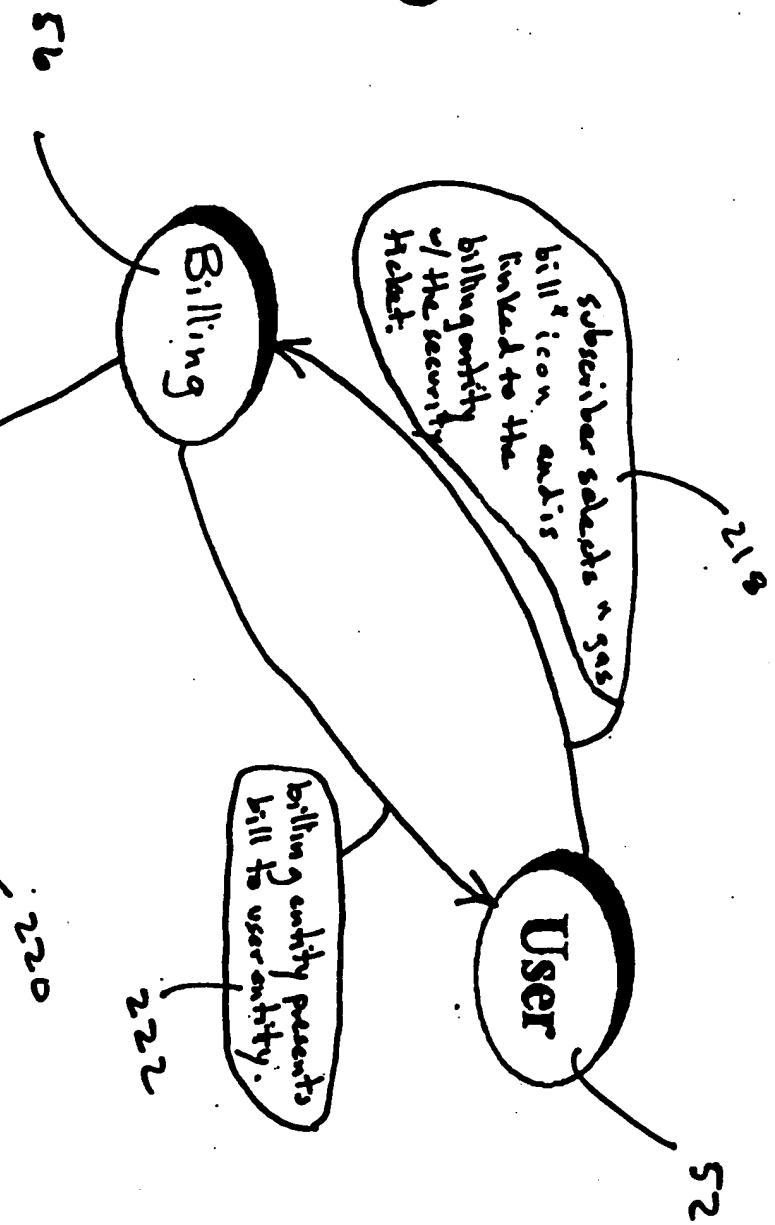




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Banking  
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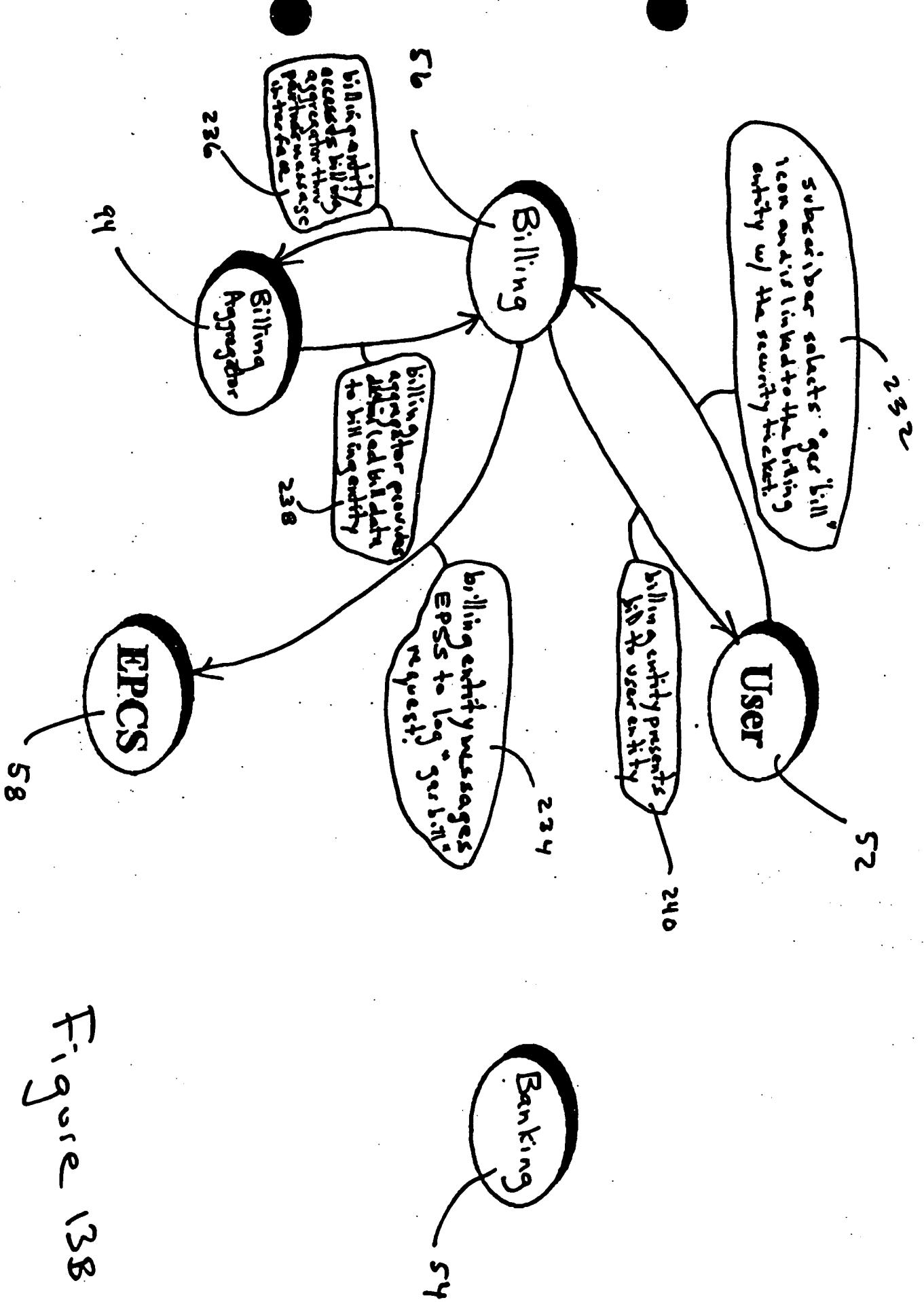


Figure 138

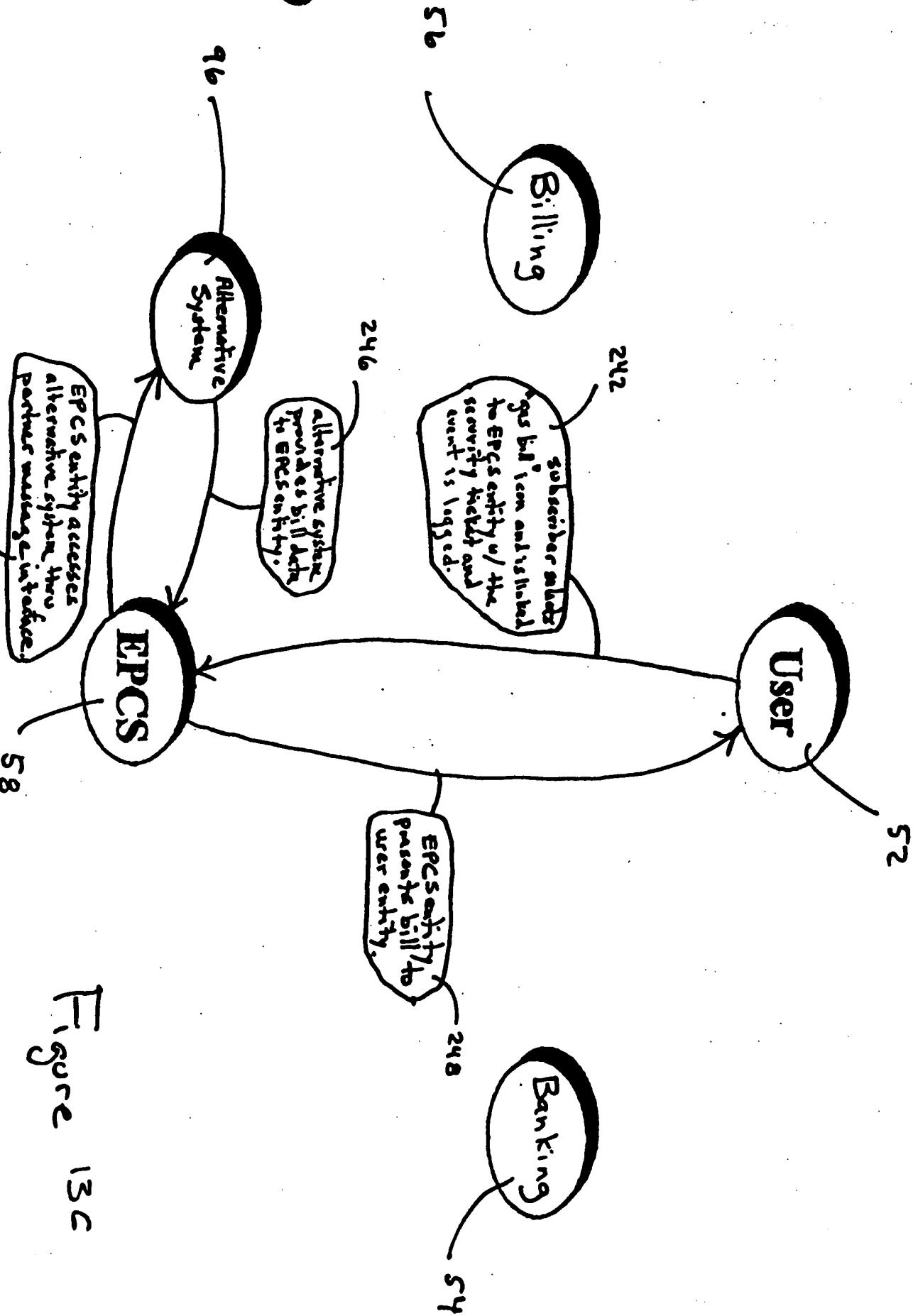


Figure 13c

Figure 14

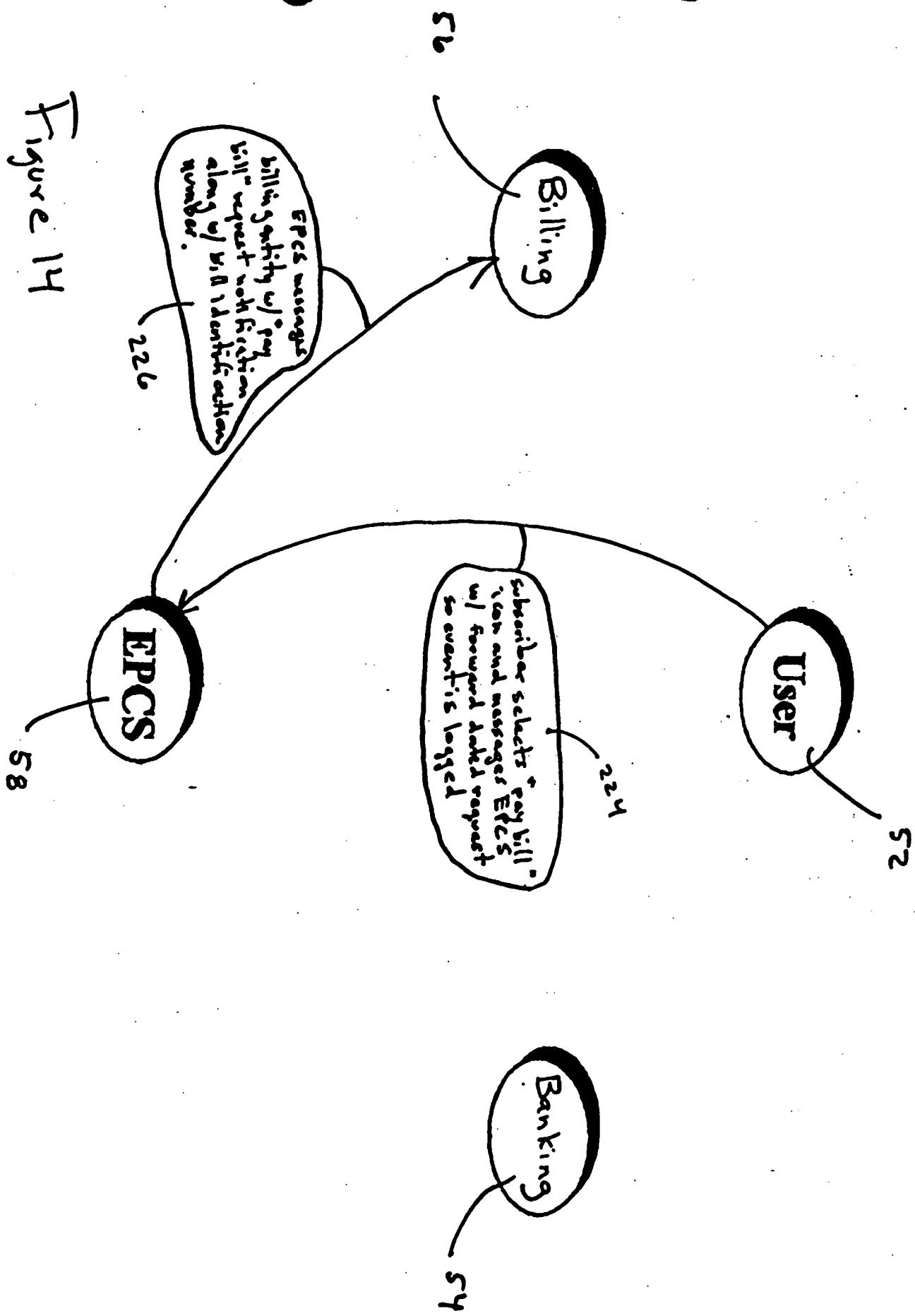
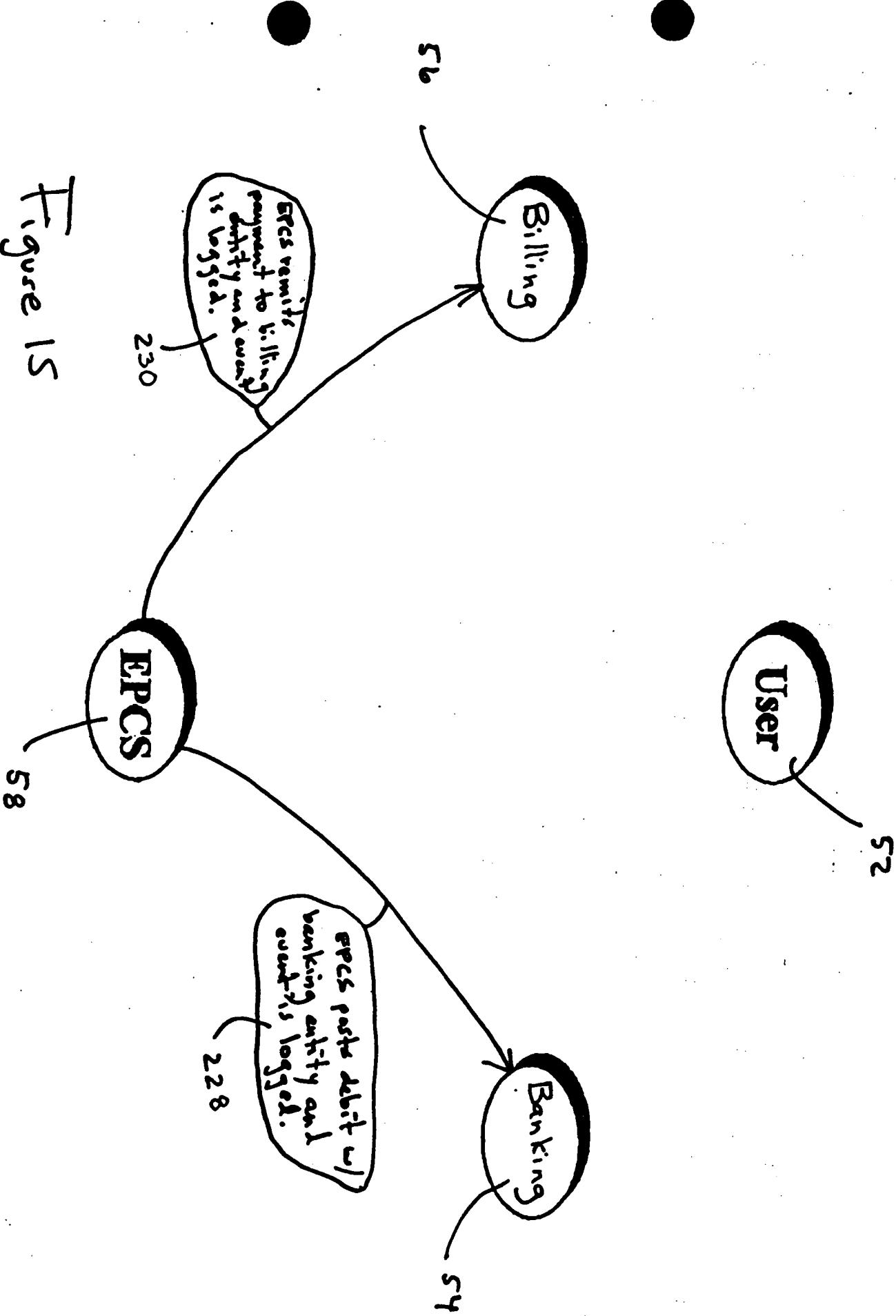


Figure 15

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Banking Entity  
Sign-on Screen

USERNAME:  
PASSWORD:

122

120

124

Figure 16

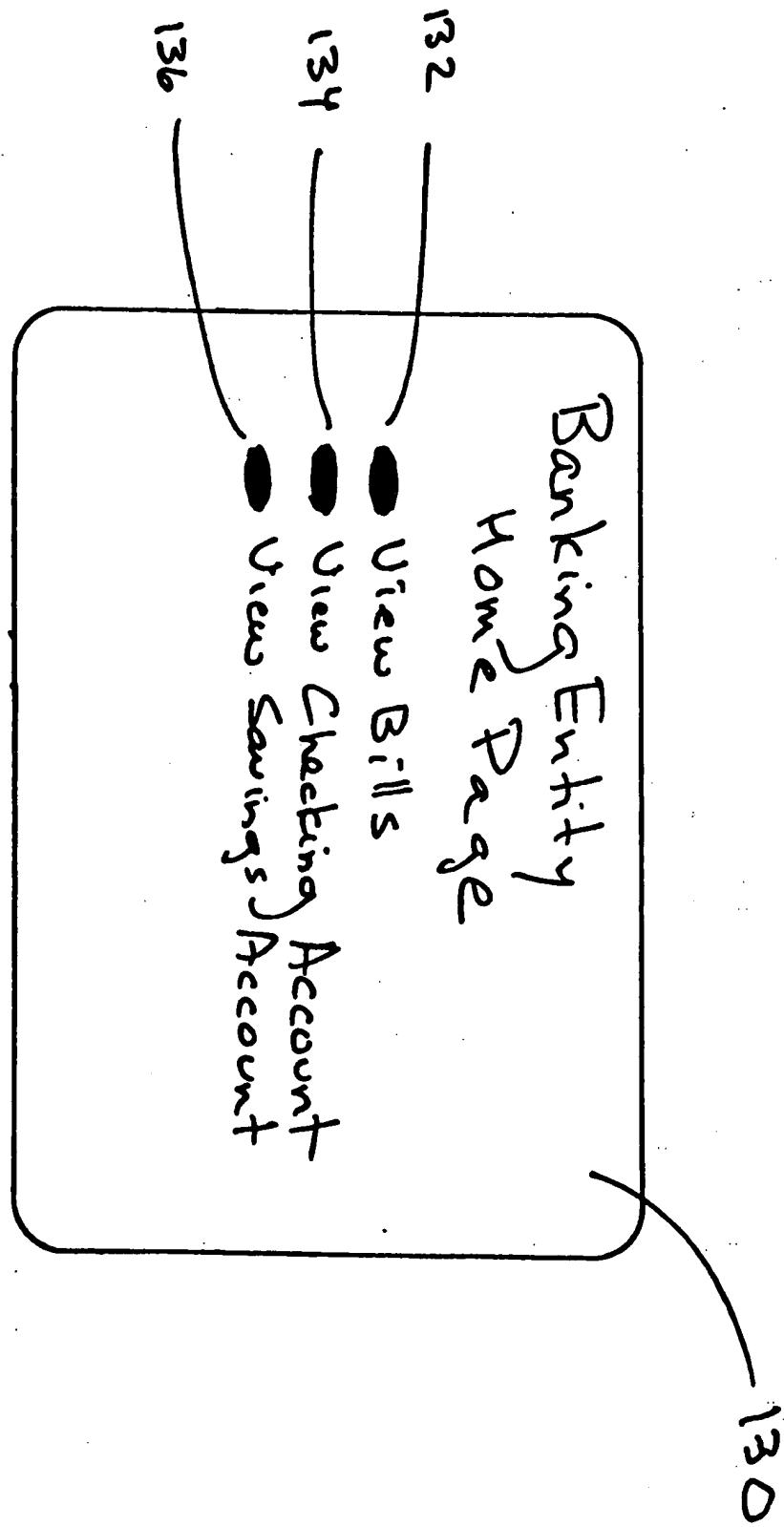


Figure 17

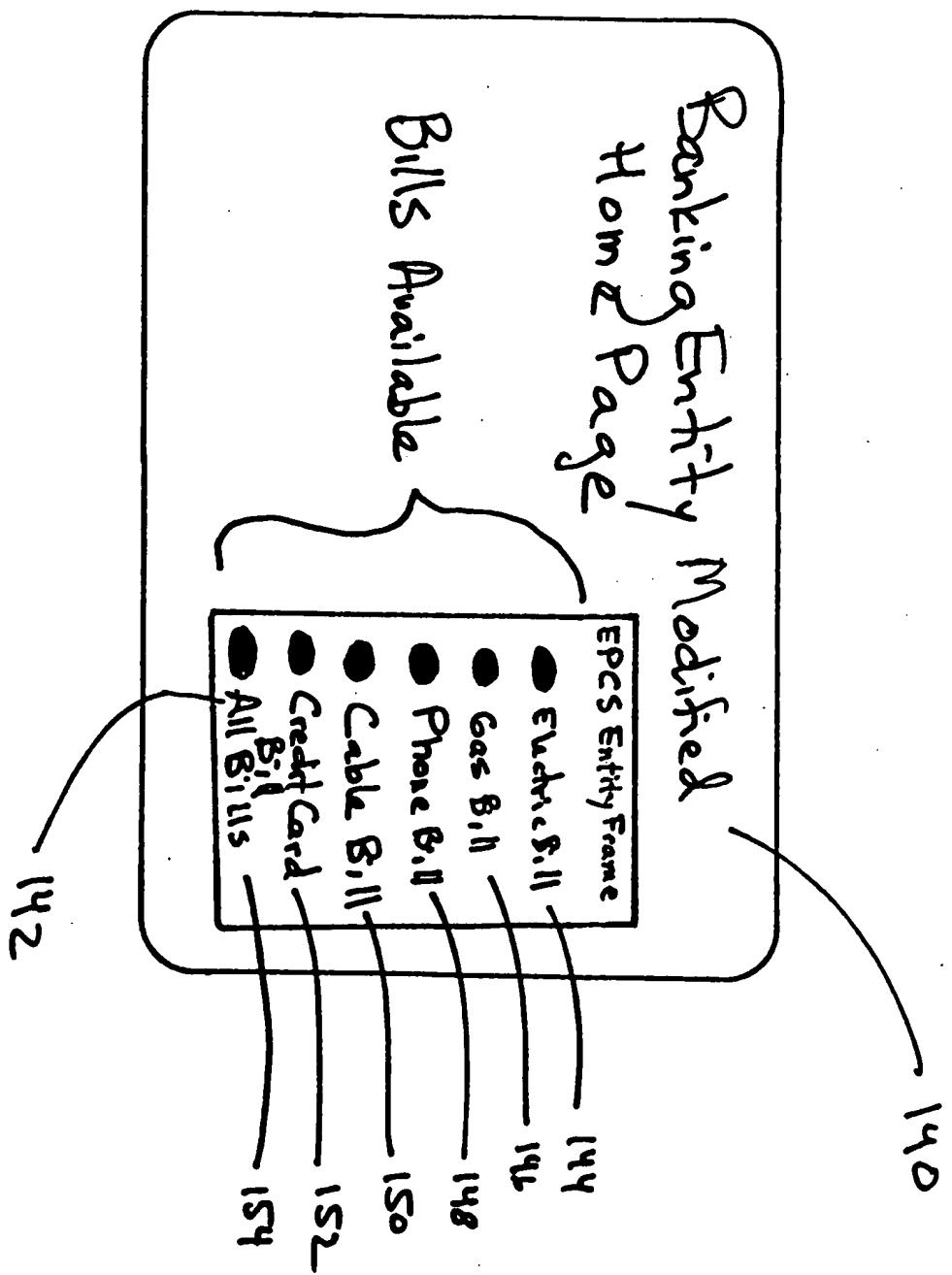


Figure 18

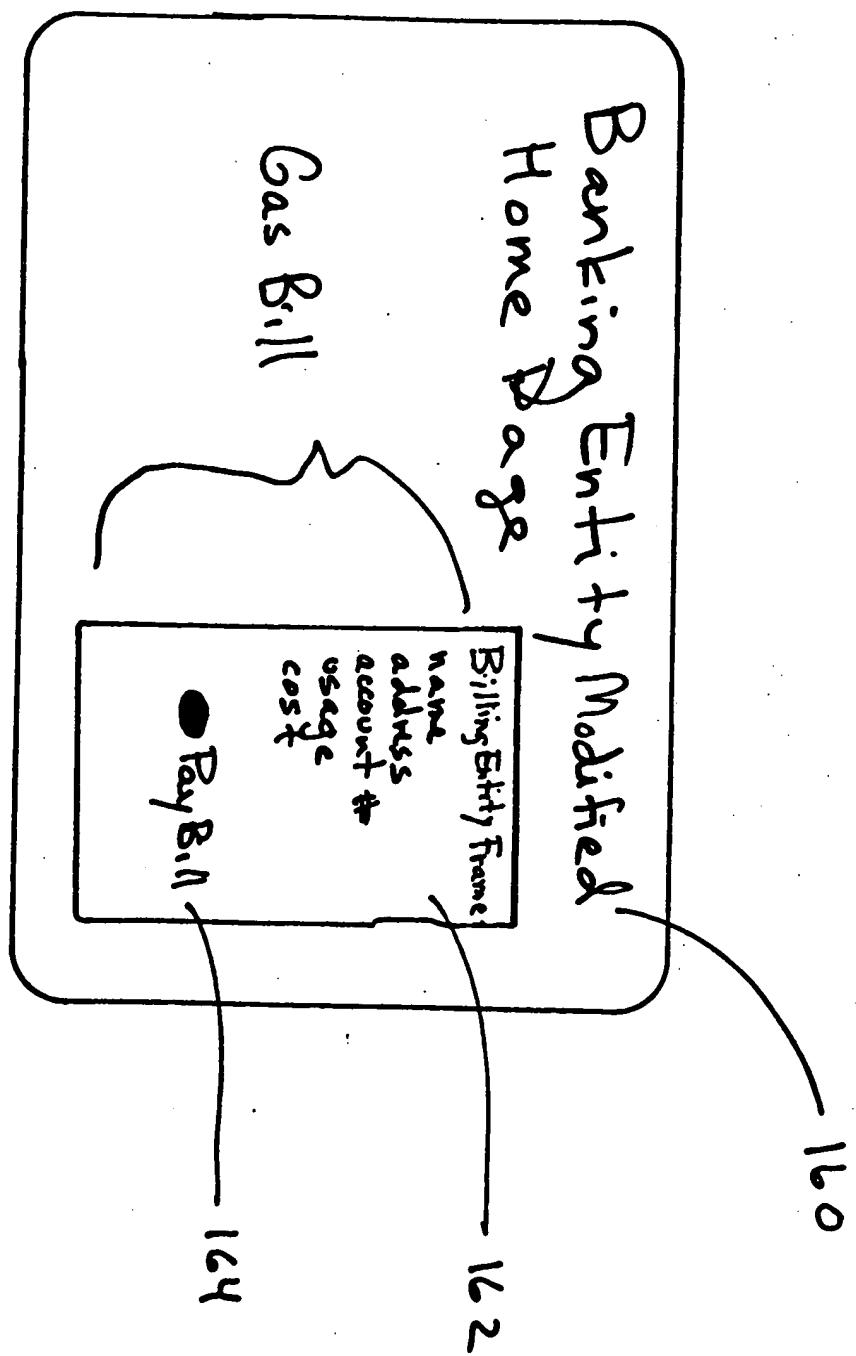


Figure 19

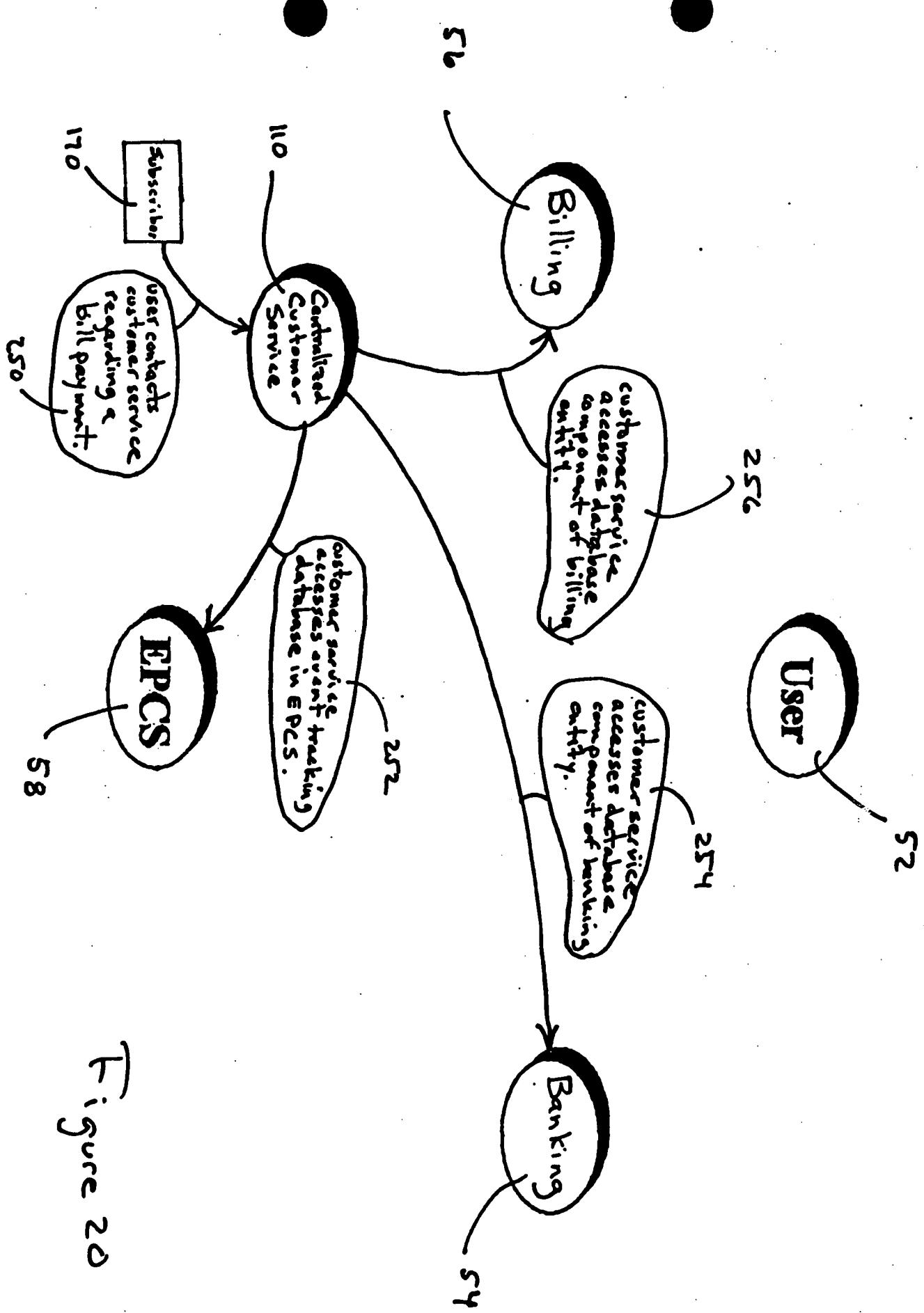
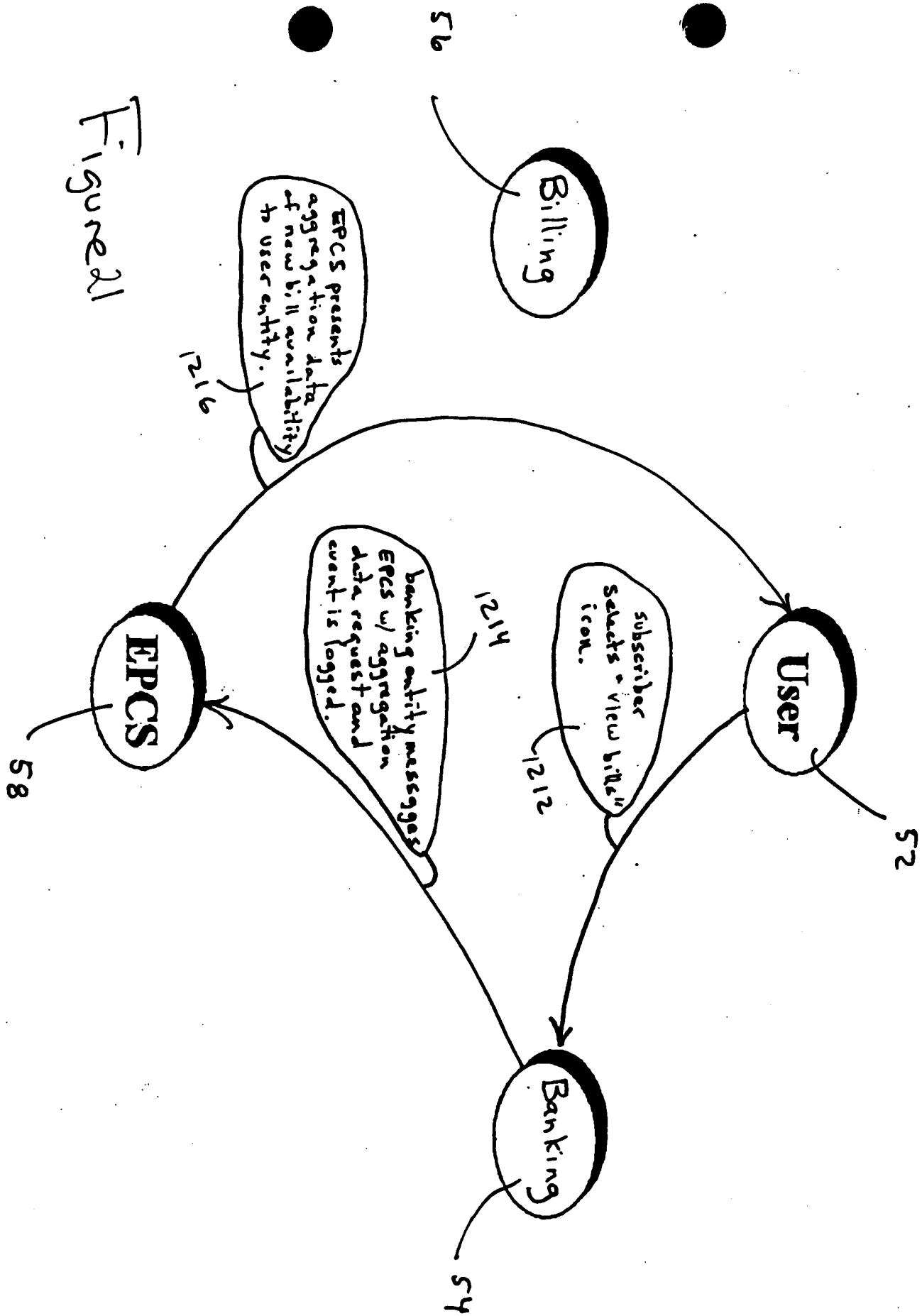


Figure 20

Figure 2!



Customer	Biller #1	Biller #2	Biller #3			Biller #n
	Bill Avail	Bill Flag	Bill Avail	Bill Flag	Avail	Flag
A	Y	F	Y			
B	Y			Y		
C			Y	F	Y	
D						
E						
F						
G						
H						
I						
J						
K						
L						
M						
N						
O						
P						
Q						
R						
S						
T						
U						
V						
W						
X						
Y						
Z						

FIGURE 22A

FICRU 22 B

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Banking Entity Modified  
Home Page

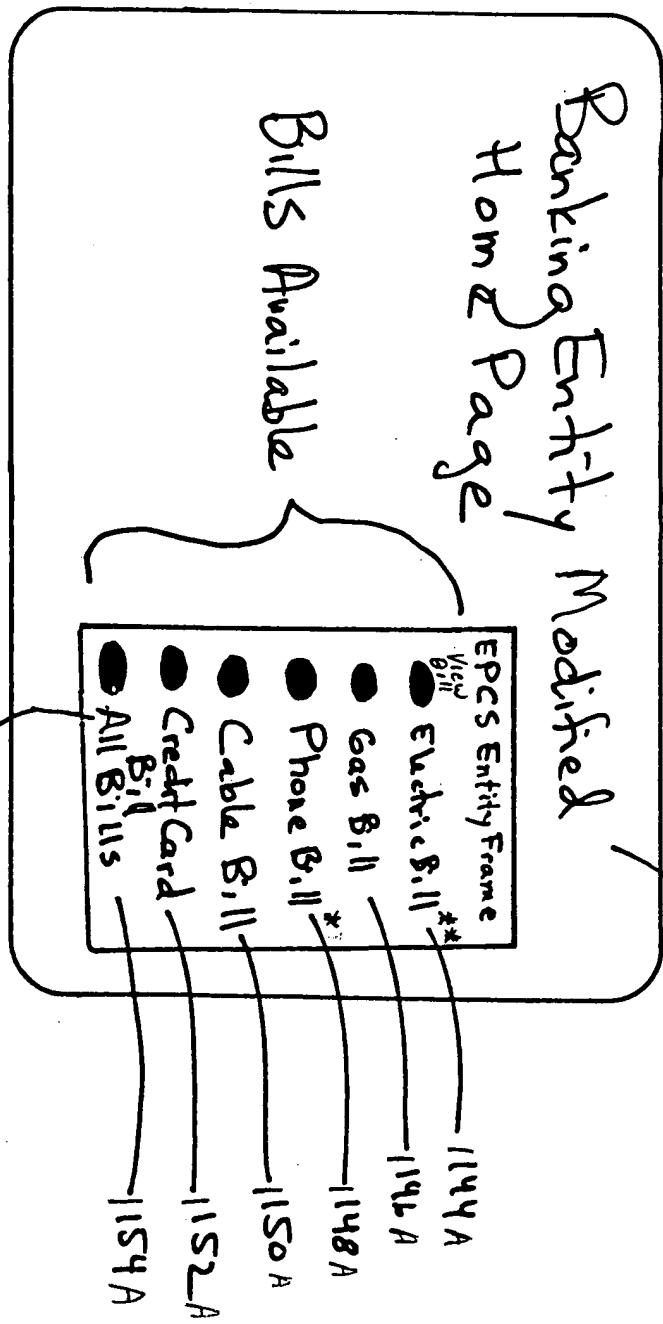


Figure 2.2A

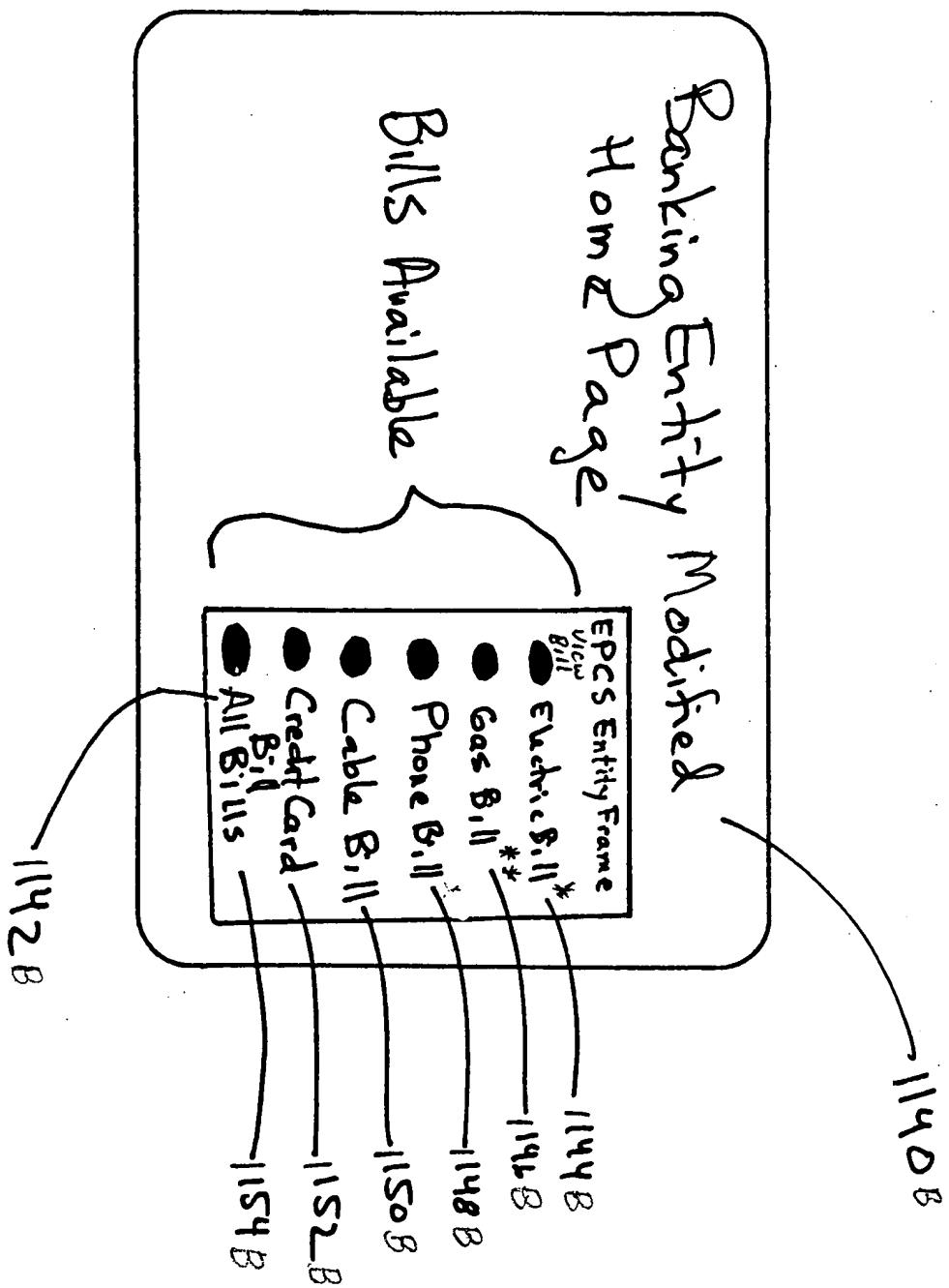
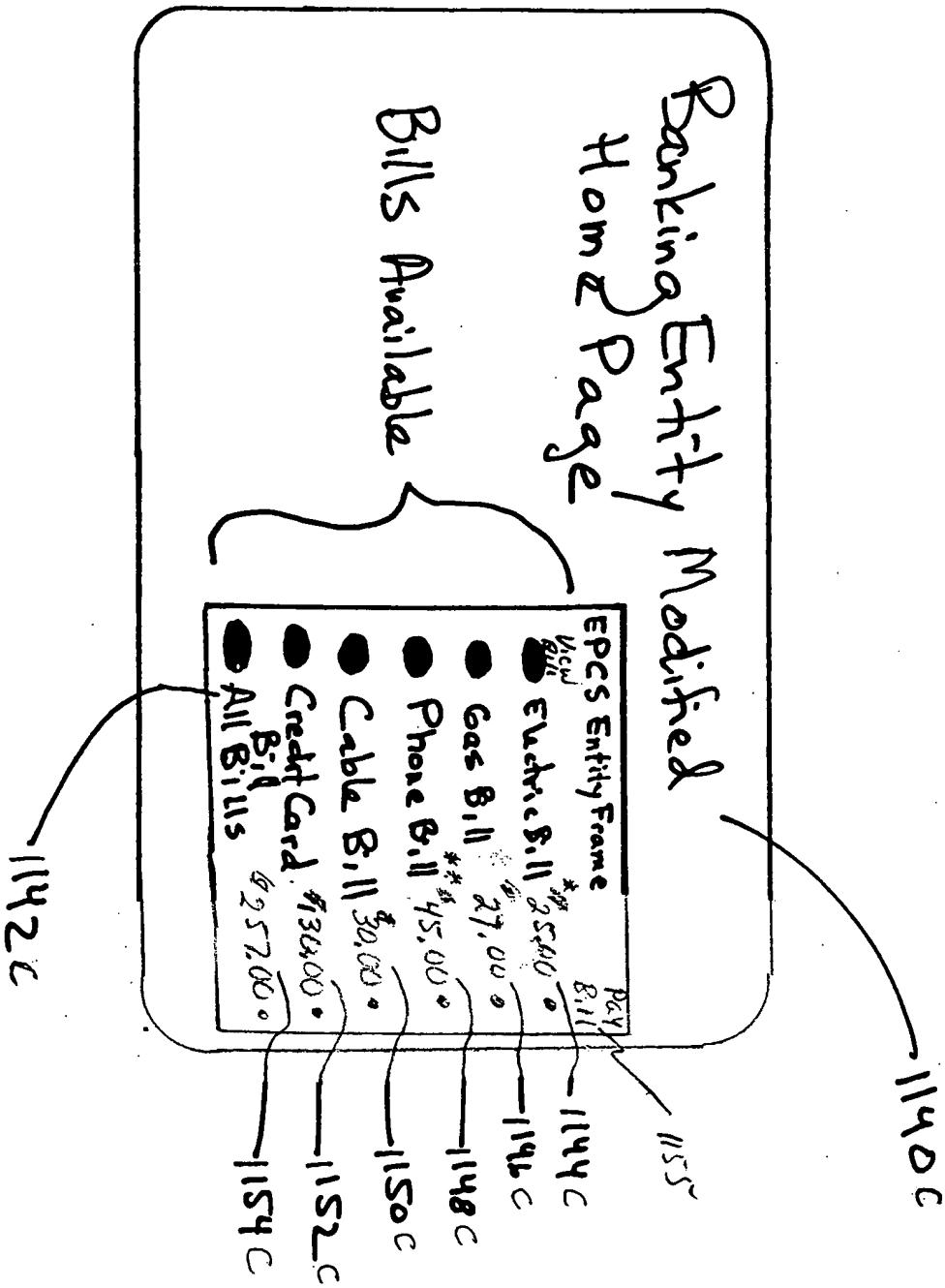
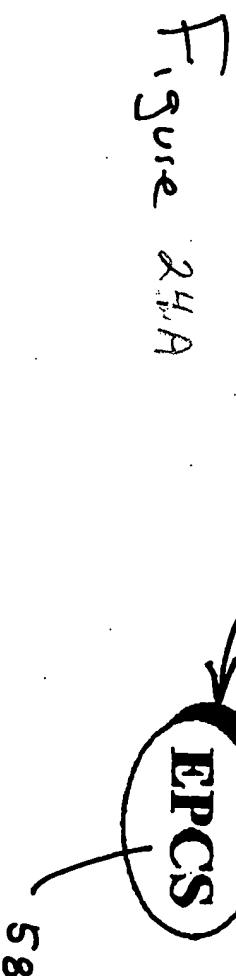


Figure 23B

Figure 23c





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EPCs

Billing

User

Banking

billing entity messages  
EPCS to log 3gs billings  
reports.

billing entity presents  
bill to user entity.

subscriber selects "3gs"  
bill icon and is  
linked to the  
billing entity  
of the security  
ticket.

121 A

52

122 A

1220 A

54

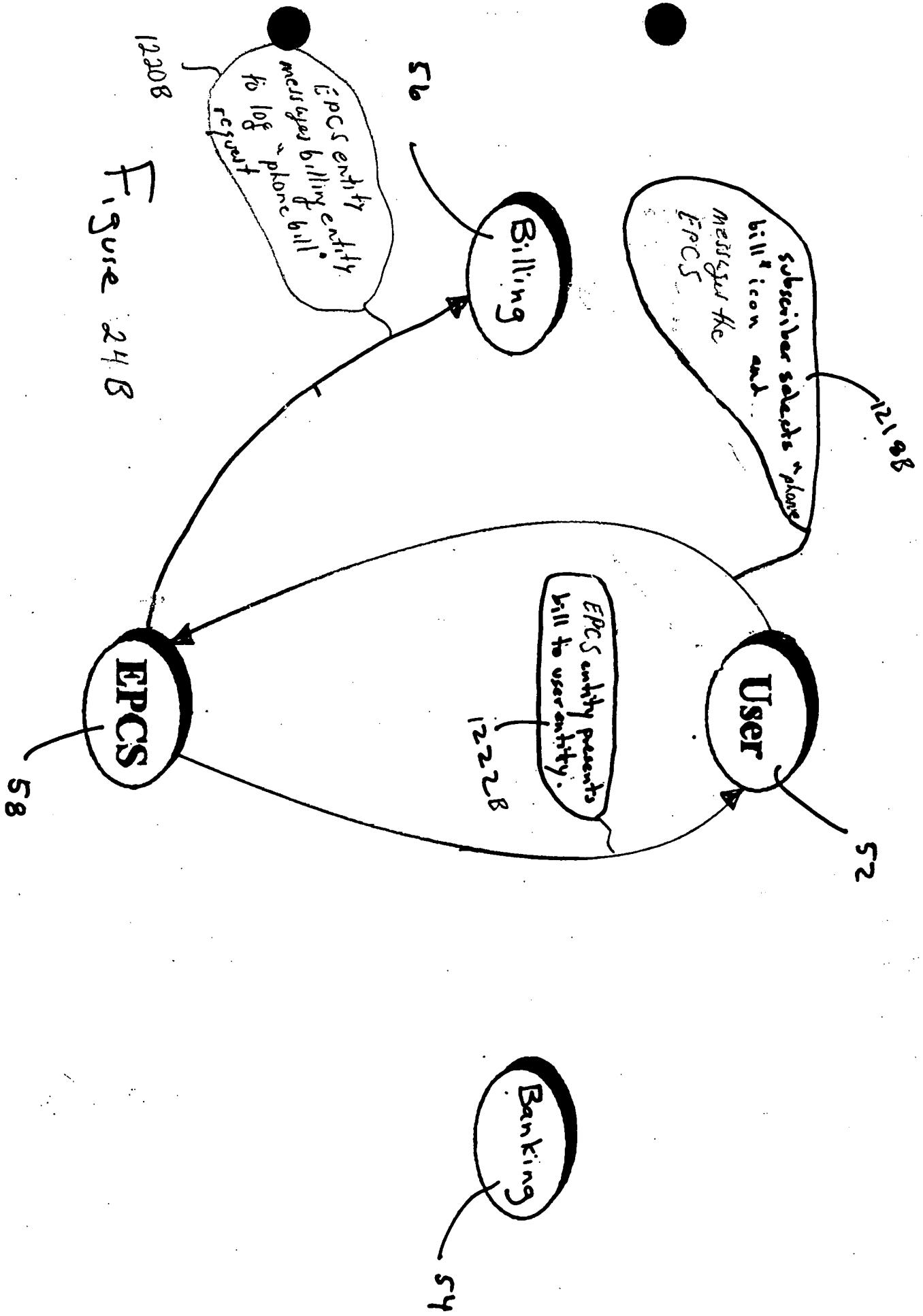
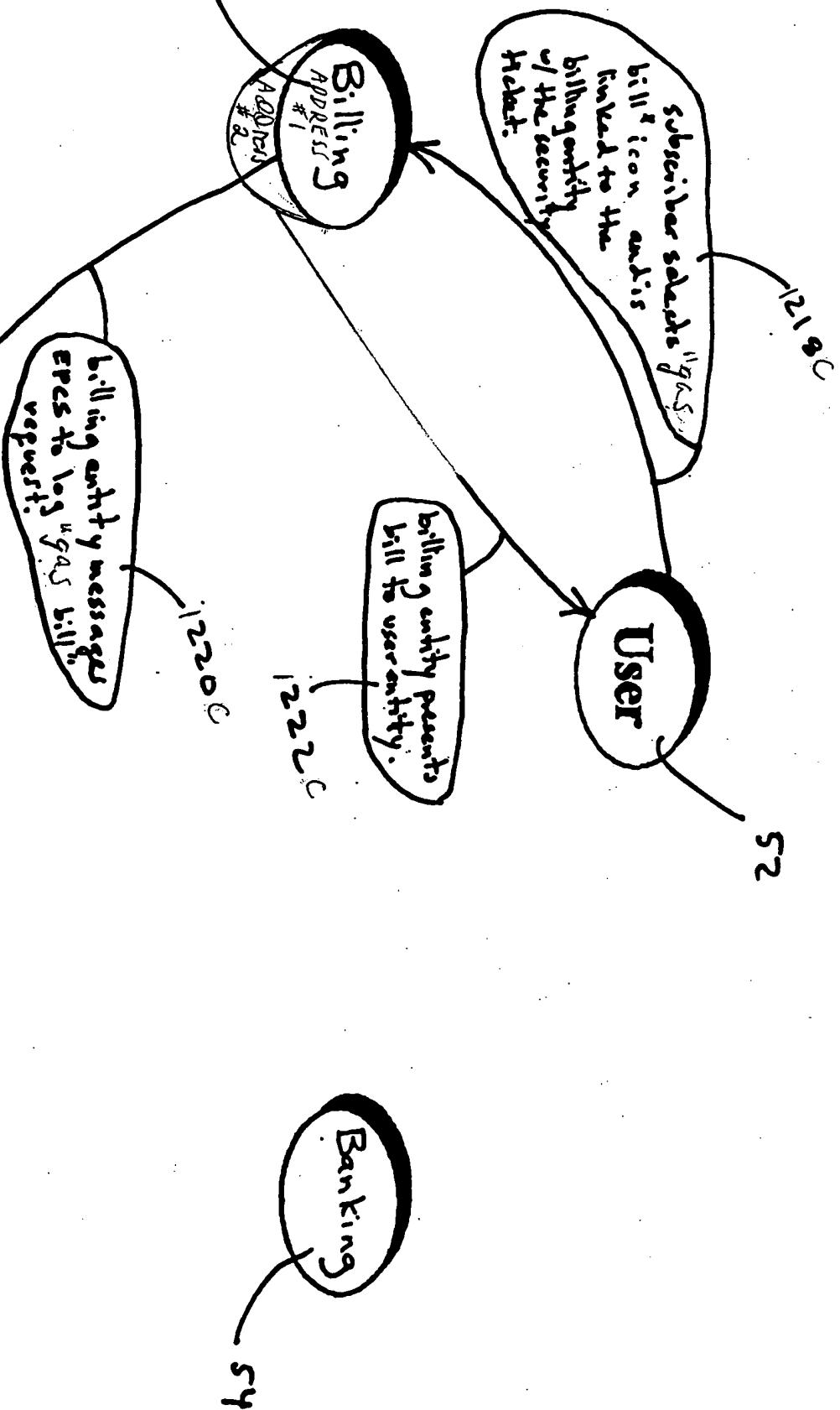


Figure 24B





Banking

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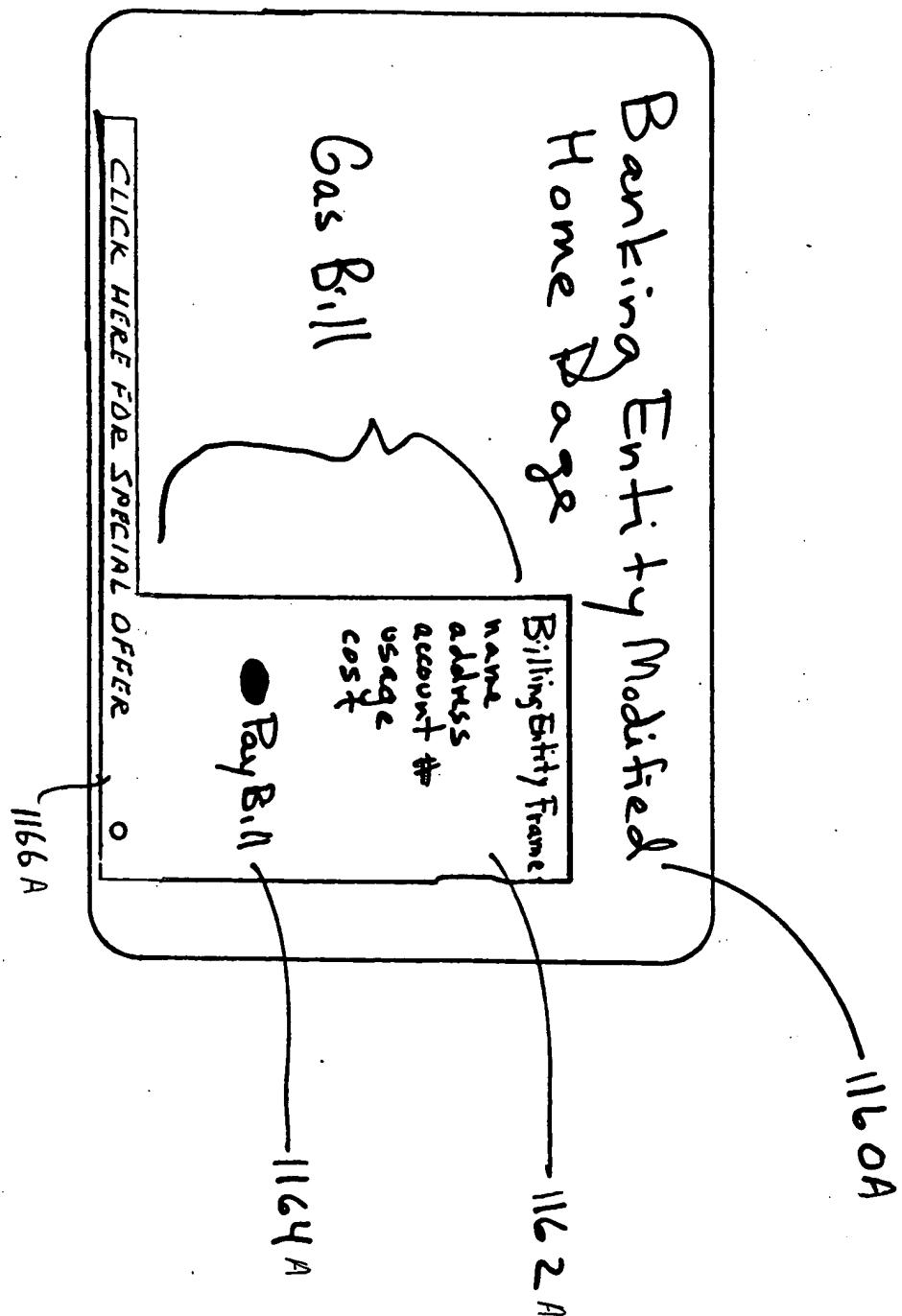
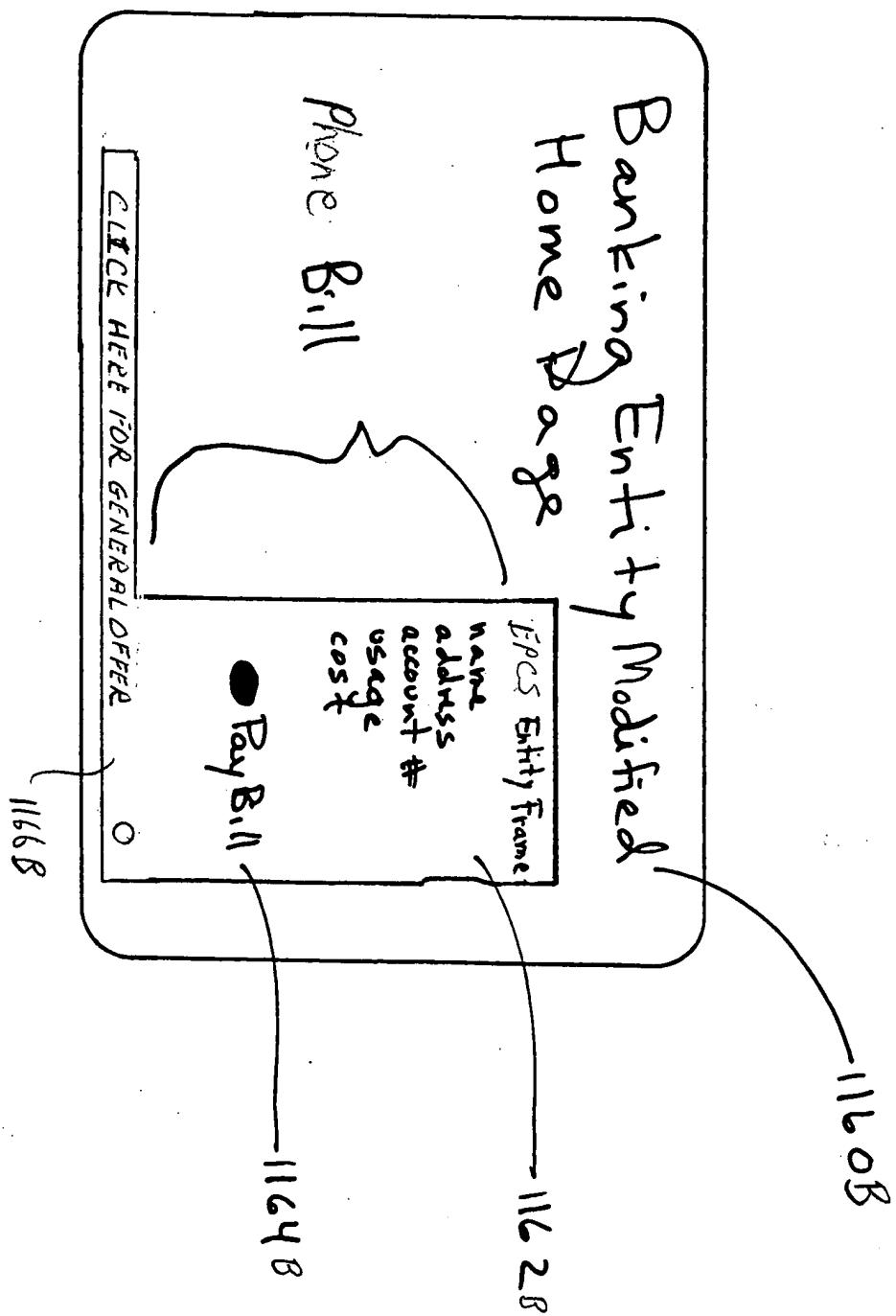


Figure 25A

Figure 2.5.B



BANKING ENTRY Modified

Home Page

BANK ENTRY FRAME  
Your PAYMENT  
IS BEING PROCESSED

Special  
Offer From  
Your  
Gas Company

CLICK HERE TO TAKE ADVANTAGE OF OFFER O

1160C

1162C

1164C

Figure 25C